Boston & Maine

Railroad Men

NOVEMBER, 1917

Special Insurance Number.

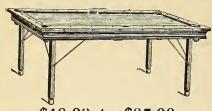


RECEIVED REC

OUR OLD HOME.

PUBLISHED MONTHLY BY THE BOSTON & MAINE
RAILROAD DEPARTMENT, YOUNG MEN'S CHRISTIAN ASSOCIATION
CONCORD, N. H.

LE CONTRACTOR DE CONTRACTOR DE



\$18.00 to \$85.00

Play at Home on your own

urrows

Built for Billiards, Pool and Twenty-eight other games.

We sell them at Burrows factory prices. Small payments each month.

A Good Holiday Investment.

J. M. STEWART & SONS CO.

THE STORE FOR QUALITY GOODS

Lawyer's Briefs, Posters, Gummed Labels, Engraving and Die Stamping, Typewriter Papers

EVANS PRINTING CO.

Ira C. Evans Co. and The Evans Press Consolidated

BOOK, CATALOGUE AND COMMERCIAL PRINTING

PHONE 48

12 SCHOOL STREET

CONCORD, N. H.

LEE BROTHERS CO.,

CONTRACTORS FOR

Plumbing, Steam and Hot Water Heating and Gas Piping.

A full line of Supplies constantly on hand Agents for the "Gurney" Hot Water Heaters.

Estimates on all Classes of Work Furnished Free.

45 No. Main Street. - - Concord. N. H.

CHARLES C. SCHOOLGRAFT

BACK AT OLD STAND

OPTIMA ON THE SUNFLOWER

"FAMOUS FOR BREAD."

Corner No. State and Pleasant Sts. CONCORD, N. H.

A. H. BRITTON & CO.

HARDWARE and STOVES.

12 No. Main St., Concord, N. H.

BAILEY & SLEEPER CO.

Real Estate and Fire Insurance

53 No. Main Street Concord, N. H.

TELEPHONE 275

PASS CASES

ALL GRADES ---



2 NO. MAIN ST., CONCORD, N. H. AND NORTH WOODSTOCK, N



VISIT

HARRY G. EMMONS

FOR NOVELTIES IN

GARMENTS, DRESS GOODS, SILKS AND TRIMMINGS.

L. S. BEAN Needle Craft Shop

84 No. Main St.

Concord, N. H.

W. C. GIBSON

BOOKS, STATIONERY AND PERIODICALS

106 North Main Street, Concord, N. H.

Thompson & Hoague Co.

HARDWARE

Automobile Sundries

Concord, N. H.

HIRAM J. KILKENNY, Prop.

LOUIS A. LANE & CO.

Embalmers and Funeral Directors

THE WARREN STREET PARLORS 17 WARREN ST., CONCORD, N. H.

TEL. 491-Y.

LADY ASSISTANT

PAGE BROS.

Groceries, Meats and Provisions

No. 18 CONCORD ST. CONCORD, N. H.

We make a specialty of satisfying our customers. Particular attention to meats. Prompt delivery.

GLASSES

We have the ability, experience and equipment to examine eyes and make glasses that will give you a brighter and clearer outlook on life and business.

BROWN & BURPEE

OPTOMETRISTS

35 No. Main Street, Concord, N. H.

Batchelder & Co.,

GROCERIES.

14 North Main St.,

Concord, N. H.

Established 1866.

JOHN H. TOOF & CO.

Concord Steam Laundry

16 School Street, CONCORD, N. H.

"Promptness and Good Work"

HARDY & McSWINEY

Everything Men and Boys Wear concord, N. H.

Reed Laundry

6 ODD FELLOWS AVE., CONCORD

All Kinds of Plain and Fancy Work. We Aim to Please. Give Us a Trial,

Brown & Batchelder

Concord's

Big Clothing House

C. H. MARTIN CO.

ESTABLISHED 1853

Druggists

Paints, Oils, Varnishes and Painters' Supplies

CONCORD, N. H.

H. C. STURTEVANT & SON

=== CROCERS =

22 Warren St., Concord, N. H.

Tel. 14

We'll Pay You \$1.00

For Your Old Fountain Pen

Pleasant Street Pharmacy

34 Pleasant Street
PHONE 34

Phoneuf Insurance Agency

Protect yourself by insuring your Life and Property in one of our Companies.

Gen. Agents for General Accident Corporation

59 No. Main St., Concord, N. H.

Telephone 28.

Established 1880.

SOROSIS

WILLIAM A. THOMPSON

Dealer in Fine Shoes and Rubbers

73 NO. MAIN ST. CONCORD, N. H.

SOROSIS SHOES IN ALL THE UP-TO-DATE STYLES

Grover Soft Shoes for tender feet. Educator Shoes for Men, Women and Children. Elite Shoes for Men. We make a Specialty of Goodyear Glove and Gold Seal Rubbers.

Up-to-Date Repairs a Specialty
HOME OF GOOD SHOES.

ESTABLISHED 1840

J. C. French & Son

Emerson's Union-made, \$3.50, \$4.00,

\$4.50 and \$5.00.

Women's and Children's Shoes from the

best makers.

Men's Bass & Co.'s Work Shoes for

Finest equipped Shoe and Rubber Repair Department in the city.

hard service.

Telephone Connection

BOSTON & MAINE RAILROAD MEN

Vol. XXI

NOVEMBER, 1917

No. 8

The Door Will Open.

Because we believed in the ability of the Railroad Young Men's Christian Association to accomplish any reasonable task to which it whole-heartedly addressed itself, Boston & Maine Railroad Men, in its October issue of 1916, ventured the prophecy—

"THE DOOR WILL OPEN."

What was prophecy then has now become accomplishment; two hundred and sixty-four railroad men passed through the open door of the Concord Railroad Department into fellowship with three hundred others already on the inside. We have bid these friends welcome not alone to share in the practical privileges the Association offers, but in the finer privilege of bearing with us the burdens of a common responsibility.

"THE DOOR HAS OPENED."

For this we are grateful, but with gratitude comes a sobering sense of new and grave responsibilities that confront us as the door closes on another year, for we shall need the continued support and membership of every man for the coming year, if we are to make this brotherhood increasingly helpful in the lives of men and speed the day of the coming of the King.

"THE DOOR IS OPEN"

And we have set aside November 1-10 for a membership canvass for recruiting and re-enlistment. Let us resolve therefore as railroad men, as individuals, as members, that every man's name shall continue to be enrolled on our membership records on November 10th, 1917.

OLD ENGINES.

We have a valuable lot of negatives of old Engines, and will send a list with prices to anyone interested.

The Kimball Studio, Concord, N. H.

Some Notes on Insurance.

The making of insurance contracts is very ancient. While there were some life insurance contracts made in ancient times, the most prevalent form of insurance, was that placed upon ships and cargoes, not just like the marine insurance of today, but more in the form of an advance loan, with the understanding it need not be repaid if the ship were lost. In nearly all cases, insurance business was carried on by wealthy individuals, rather than by companies, the risk being much greater because of the smaller number of "policies" and smaller fund from which to pay claims. This made it necessary to charge much higher rates than the present generation pays. Marine insurance. independent of the loan plan, first began in Belgium in 1300 A. D., as far as known, and was conducted by individuals. Fire insurance came quite largely into vogue in England early in the seventeenth century and spread considerably throughout Europe. The first real life insurance business was conducted by a society founded in 1762 A. D., in London, Eng. Even after insurance developed into a regular business, there was much chance associated with it on account of lack of sufficient experience tables from which to plan new contracts.

Governments have taken up insurance business and dropped it again, some changing back and forth several times. Generally speaking, government insurance ventures have been very unsuccessful and in some cases, millions of money have been lost thereby.

There are several national and provincial

governments now engaged in insurance business and with fairly good success; but their success is largely due to the adoption of similar methods to those used by the largest and most successful and stable of the insurance corporations. It is only in the last forty years or so, that the mortality tables of the companies have been brought to their present state of perfection. While the life of one person is very uncertain, or even the lives of all of a small group, yet when an average is struck from one hundred thousand persons, or more, it is almost infallible, and it is therefore possible for the companies to plan their rates accordingly.

If youth knew what age doth crave, it would both get and save.

Life insurance takes hold where everything else leaves off; it is the strength of years of plenty applied to the weakness of years of want.

"Life insurance stands as a monument of frugality, thrift and economy."

It is "one of the greatest mediums of immediate saving and self-protection that the human mind has ever conceived, that human genius has ever perfected, or that the honest and industrious worker has ever introduced to the general public."

Charles C. Jones

Fire Insurance, Automobile Liability and Surety Bonds

72 North Main Street, Concord, N. H.

REDUCE HIGH COST OF LIVING

5 Per Cent. DISCOUNT on cash orders, \$5 or over, delivered

5 Per Cent DISCOUNT on all cash orders taken away by the purchaser

WALTER H. BUGBEE, GROCER 'PHONE 51 10 Warren Street

PHONE 51 10 warren Street

Some people say they cannot afford to carry life insurance. These are the fellows who cannot afford to be without it.

"One ounce of forethought is worth a pound of afterthought."

Ex-Governor Hughes says: "As a young man, I realized that there was only one way in which a poor man without capital could protect his family from the vicissitudes of fortune and make proper security against the day which must come to us all—and that was through life insurance."

If a man carries a policy of life insurance in favor of his wife or children, there is nothing in the world that can furnish more eloquent testimony to his lasting love and affection for them.

Rev. Henry Ward Beecher was insured for one hundred thousand dollars. In his latest writings he said: "Life insurance is investing when you are prosperous a small capital for your wife or children when you are gone. It is not only not wrong, but it is a duty. No one has any right to leave those who are dependent upon his love and care to the chances of industrial paralysis and poverty. There is a superstition on the part of many women, who shudder at having their husband's life insured,

as if that would bring on death sooner. This absurd fear belongs to the superstition about Fridays, as if Providence took care of only six days in the week and left Friday to ill-luck or the devil! God takes care of one day as much as another. Take out, then, a good policy in a sound life insurance company—a non-forfeitable policy—as large as you can afford, and as years roll on, thank God that should you die, your family will not fall into the bitter woes of poverty."

Rev. T. DeWitt Talmage, in a sermon, said: "Is there anything so helpless as a woman whose husband has just died, when, with her children at her back, she goes out to fight for bread? Shall she become a menial servant in some one else's household? No, not the one who has been lying on your arm all these years, and filling the household with joy and light. Shall she sew for a living? God knows they get but six and eight cents for making garments. Oh, no! You had better have your coffin made large enough to take all with you into that land where they never freeze nor starve. How a man with no surplus of estate, but still enough money to pay the premium on a life insurance policy, can refuse to do it, and then look his children in the face, and say his prayers at night on going to bed, expecting them to be answered, is a mystery that I have never been able to fathom."

Phillips Brooks said: "I know no man who ought not to have his life insured."

"The Save-Money Store"

SOLID LEATHER SHOES FOR WORK AND DRESS — We Stand Back of the Wear

Phone 852-M ALLEN'S SHOE STORE 61 NORTH MAIN STREET

CONCORD. N. H.

MONTHLY INCOME INSURANCE

Is the best investment in the world for a married man. Your family, in case of your death, receive a guaranteed monthly income for 20 years.

We are prepared to furnish you a contract with a monthly income of any amount you desire.

J. B. CALDON, General Agent

PHONE 447-M

65 NORTH MAIN ST.

Connecticut General Life Insurance Co.

Bishop Hawkes says: "I have on my life a perpetual insurance; and I think my duty to those dependent on me would be undischarged if it were not so."

Being approached by a life insurance agent, a man replied that he had already set by \$10,000 at interest for his family, whereupon the agent showed him how, with the interest on this \$10,000, he could set by at once \$30,000 for the same purpose, and still have the \$10,000 in addition. The man at once saw the superiority of the agent's plan of investment and insured his life for \$50,000, and after some time elapsed said he never regretted it.

A young man without means but having a strong desire for an education, found a friend who would advance the money and the young man insured his life to protect the friend's interest in the event of death overtaking him before he could repay his benefactor. May be our rich and philanthropic readers can help some other young man likewise.

Two objects in life absorb the attention of all right-thinking men: first, to provide for the daily needs of self and family; the second is to lay up something for old age. Premature death may remove the bread-winner from the family, or business failure sweep away the savings of a life of industry. Looking at these contingencies squarely we must realize that the

question of how we can most surely provide for both objects becomes a most practical and important question.

The best answer to make-endowment insurance in a strong company. We do not mean that a business man should put all his capital into life insurance. Like every good thing, the system has been abused. Some have gone into it with the object of making it the sole provision for their families, and have crippled their resources thereby. This is abuse and not use of life insurance. Where one does this, many die and leave a helpless family unprovided for, or attain old age with nothing between them and the poorhouse.

Every man's life has or ought to have a money value. By his efforts his children are fed, clothed, sheltered and educated. may rob them of this protection. Few men thoroughly realize how helpless their families would be without them and how much they depend on them for support. An endowment policy makes provision for two contingencies, one of which must happen. Should he die his family will be deprived of his support, and should he live he may lose his hard-earned savings. In either case what a boon the proceeds of his policy would be!

Like the homestead in most of the states, a life policy is exempt from execution. But should there be no honest debts-how often does it happen, in the settlement of a man's estate, that dishonest claims are trumped up, and the widow and children are robbed according to law! An insurance policy would have been a sure protection.

TEL, 438-W

A. Mougam Ladies' Tailor

FRANK H. DUSTIN ALL KINDS OF INSURANCE

88 NORTH MAIN STREET, CONCORD, N. H.

PHONE 1049-J

THE REAL DANGER OF DELAY IN INSURING YOUR LIFE.

If you wait until you are moved by serious sickness or accident to think of this neglected duty, you cannot get insurance, for if a man could fulfill this duty as soon as he became sick or was hurt, sickness or accident would be but an alarm clock to warn him of his duty. If you delay until you find that a cold has settled into pneumonia, or kidney disease has developed, or you are stricken with paralysis, or are injured in some way, the delay has been fatal.

The truth is, that the number of ruined families, of pinched widows, and scattered and despoiled children in the world, left so through the neglect of men to do their plain duty, is appalling.

Very seldom is there sufficient reason in a man's circumstances for delay; generally he has no more money when he finally takes out a policy than when he was first solicited to do so; he simply lacked prompt decision.

Don't fail to set your house in order before you go on the long journey. Do it now.

About ten per cent. of all deaths are due to accident. Actual experience has proven that for every death, at least one hundred persons are accidentally injured—hence the loss of time, the loss of earning power and the innumerable

other losses that follow, altogether represent a total economic loss from accidental causes alone, that is simply appalling. Do you carry a Health and Accident Disability Policy?

WHEN SHOULD ONE INSURE?

Now. No one is sure of the future. The present alone is yours. Wisely improve it. You insure your house against fire, and are anxious if the policy is not kept in force. Your house may never burn. Your life WILL end!

In all honesty, now—as a matter of dollars and cents to your family—could you afford to die tonight?—(Prudential Pamphlet.)

Do you realize that the insurance business has been greatly developed in late years to meet every human insurance need? Opportunities were never more plentiful or various to get just the kind of insurance policy best suited to your particular needs, be it Life, Personal Disability, Endowment, Partnership, Marine, Fire, Plate Glass, Burglary, Automobile Insurance or any kind of Liability Insurance.

Undoubtedly no branch of financial business today is so well conducted, so soundly and conservatively operated, as is the case with practically all the so-called "Old-Line" life in-

Aetna Life Insurance Co.

POLICIES PAY DOUBLE the amount in event of ACCIDENTAL DEATH.

Ask C. S. PARKER, Manager, 27 North Main Street

Fire Insurance and Surety Bonds

MORRILL & DANFORTH, 77 North Main St., Concord, N. H.

surance companies and practically all of the regular companies dealing with insurance matters, other than life and personal disability. Probably no branch of financial b siness is subject to so little fluctuation of values and bulk of business as the insurance business. Safe and sane methods make the above conditions possible.

Don't neglect your insurance needs; but at the same time remember "Prevention is better than Cure." Use all the reasonable safeguards available—fire extinguishers, fire escapes and all commonsense safety accessories, of which there are many in the market. Remember that every insurance company is more or less of a mutual organization even though it be strictly a stock company, and it is dependent upon its policyholders for its business, and if the American people will safeguard American property by studying and practicing fire-preventive methods, the rates can and undoubtedly will be reduced in due time. Let's all do our bit.

Twenty-two years ago I took out a life insurance policy for one thousand dollars from one of the largest companies in the country. The annual premium was \$22.70. The dividends have been used to purchase additional insurance. The face of the policy now amounts to \$1,320. Last year the dividend amounted to \$10.13. If this had been applied to the premium, my insurance for the year would have cost me only \$12.57. Instead it was applied to the purchase of additional insurance amounting to \$18. Could I have made a better investment of this small amount each year?

FRED S. HEATH.

A Fatal Mistake.

"I was once a successful physician," remarked a seedy looking individual in a railway carriage, to a fellow-traveler, "with a large practice; but, owing to one little slip my patients left me, and new I live from hand to mouth."

"What was the slip?"

"Well, sir," replied the ex-physician, "in filling a death certificate for a patient who had died I absent-mindedly signed my name in the space headed, "cause of death."

Pack Up Your Troubles and Smile, Smile, Smile.

Pack up your troubles in your old kitbag

And smile, smile, smile.

While the stars and stripes are waving o'er your head

Smile boys, that 's the style.

What 's the use of worrying,

It never was worth while,—so

Pack up your troubles in your old kitbag

And smile, smile, smile.

GET the best in Life Insurance. The Equitable new policies pay Double the Amount of Insurance for Death from any Accident FOR PARTICULARS ON ANY FORM OF LIFE INSURANCE, SEE

H. J. STEWART, MANAGER.

18 North Main Street

THE EQUITABLE LIFE, Concord, N. H.

DAVID E. MURPHY Concord's Leading Dry Goods Store

Specialists in Women's and Children's Ready Made Garments

76-78-80-82 NORTH MAIN STREET

Hope On.

There was never a day so misty and gray

That the blue was not somewhere above it:

There is never a mountain top ever so bleak,

That some little flower does not love it.

There was never a night so dreary and dark,

That the stars were not somewhere shining;

There is never a cloud so heavy and black,

That it has not a silvery lining.

There is never a waiting time, weary and long,

That will not some time have an ending;

The most beautiful part of the landscape is where

The sunshine and shadows are blending.

Into every life some shadows will fall,

But heaven sends the sunshine of love;

Through the rifts in the clouds we may, if we will,

See the beautiful blue above.

Then let us hope on, though the way be long,

And the darkness be gathering fast; For the turn in the road is a little way on.

Where the home lights will greet us at last.

—Selected.

In Fat Berth.

Towne—No; Grafton doesn't work at all now.

Browne—He doesn't? Why, when I knew him he seemed to be a young man with considerable push.

Towne—All that's changed now. He's a young man with considerable pull and doesn't have to work.—Catholic Standard and Times.

Bank with us and always have

READY CASH!

Loan on Policy READY CASH
Surrender Policy READY CASH
In event of maturity READY CASH

STATE MUTUAL LIFE WORCESTER. MASS.

F. A. COLTON, General Agent Room 12 State Block, CONCORD, N. H.

Wagon Men Wanted

for established tea and coffee routes
Guaranteed Salary to the Right Man

ADDRESS

J. W. S.

11 So. Main St., Concord, New Hampshire

BOSTON & MAINE

RAILROAD MEN,

PUBLISHED MONTHLY BY THE

RAILROAD DEP'T Y. M. C. A.,

CONCORD, N. H.

SUBSCRIPTION, 25 CENTS PER ANNUM

Entered as second class mail, July 26, 1904, at the Post Office at Concord, N. H.

Committee of Management.

Chas. F. Archer Frank G. Bartlett Orrin H. Bean Fred E. Burnham Kenneth Carmichael Wm. E. Emery John H. Flanders W. A. Gilpatrick F. G. Hatch Fred S. Heath Everett Hoitt Edwin C. Hussey Ned D. Martin Frank I. Mooney R. A. Neville Fred L. Palmer P. S. Pettingill John S. Ring Adin C. Robinson Burt D. Robinson H. C. Robinson Clarence D. Vinton John F. Webster Wilbert H. Woodward

J. T. TURCOTT, Chairman, Publication C. L. MASON, Committee. C. F. ARCHER, OLIVER T. SPAULDING, Assistant Secretary. HARRIE A. BRAGG, Assistant Secretary. W. W. BRIGGS, Clerk.

The Call Is for Men.

AN APPEAL FROM THE CHAIRMAN OF THE WAR WORLD COUNCIL,

Unless the buildings, now nearly five hundred in number, erected by the National War Work Council for our soldiers and sailors, are adequately manned by the right sort of men, then all the effort and outlay which have been expended are lost, but the demand of the National War Work Council for workers is being most generously met by the local, state, and international organizations of the Young Men's Christian Association.

The secretaries thus released are following the young men of America from their ordinary occupations into the camps here and abroad, carrying on in the field the regular activities of our Association. The draft has also taken many valuable men.

This is an anxious time for boards of directors which must fill the vacant positions. It is to be hoped that chairmen of boards and committee men will volunteer to substitute for those secretaries who have gone.

Business and professional men are joining the camp secretaries who have come from their own Associations as volunteer workers in the camps, serving for varying periods.

The president of the Pittsburgh Association is taking the general secretary's place in his absence in France, and hopes to go over there upon the secretary's return. Associations, their officers and secretaries, will all be gainers by an arrangement of this sort. The Association at home must go on during the war. Is it asking too much of our responsible lay officers that they shall make personal sacrifice for the sake of the Association? I hope that many will come forward to help and give all their time to the work at home until the employed officers return.

WILLIAM SLOANE.

This paper is primarily a bulletin of our Association work for our members and friends, but is also a good advertising medium, there being a thousand copies issued monthly, mostly going to Concord homes. The publishers call especial attention to our many advertisements in this issue.

If you are interested in this Association, you can help it by patronizing our advertisers. Every time you talk business with them, please tell them you saw their ad. in B. & M. R. R. MEN.

War Work Briefs.

A Chicago man "unfit" for the ranks wanted to do his bit. He gave \$5,000 for a camp building, then he offered himself to either drive an auto or swab out the floors, and is finding his place in service in France.

Several hundred automobiles were placed at the disposal of the Pennsylvania soldiers visiting Augusta, Ga., and church members, with true Southern hospitality, invited the men in small parties to their homes to a home dinner, nearly every one of 200 attending the First Baptist Church being thus entertained.

Philadelphia Central is lodging 275 drafted and enlisted men besides giving them frequent automobile trips and entertainments, while the swimming bath was so packed they had to swim in relays.

New York City Associations are facing the problem of supplying lodging for soldiers off duty, finding that many hetels are charging them \$2 to \$4 a night for 50 cents to \$1 rooms. One hundred cots are put in the gymnasium of the Bowery Branch; other buildings provide for groups of 20 to 50. The Associations are preparing to meet any emergency, even to engaging the great Hudson River night boats tied up for the winter.

Des Moines has made over a big garage for a downtown home for Camp Dodge soldiers with cots, restaurant, games, etc.

The weekly savings of the men deposited through the Association at Allentown, Pa., is at the rate of a million dollars a year. A trained banker has

been added to the force to care for the large sum handled.

"The last impression I would like our soldiers to carry away with them from the camp should be the best. Therefore, let the Association tent be in the most conspicuous place in the camp," said a leading general in the East.

What about personal religion? The secretaries were wary in a Pennsylvania camp and said "go easy." This is a mixed audience, there are rough men here, you can't press them hard. The speaker did not press them hard, but he pressed the message of clean Christian living such as a decent man should aspire to, talked straight about prayer life, reading and studying of the Bible for the help it would give a man in his fight for decency. The overwhelming response fairly shamed him, and 1,700 men attending three meetings pledged to read the Bible and study together daily and stand for Christian things. Some of the hardest fellows in the crowd said, without a blush, they would do it and join Bible classes in each regiment. The leader said there was no better course to be followed than the Daily Notes in "Association Men."

The new winter uniform of the war work secretary is made of wool in forestry green. English military model coat, breeches, leather puttees, gray shirt and army hat. The heavy ulster overcoat tops it off. Great difficulty has been found in getting supplies for uniform materials.

Every man cannot be a conspicuous representative, but there is no member who cannot make up his mind to be a

WORTH KNOWING

Suppose that you are insured in the United Life and Accident Insurance Company of New Hampshire for \$5,000 under the Company's Triple Indemnity Plan, what does your Policy guarantee to do?

ANSWER:

FIRST, it guarantees that in case of death from any cause, \$5,000, the face of the Policy, will be paid.

SECOND, that in case of death from any ACCIDENT, \$10,000, or DOUBLE the face of the Policy, will be paid.

THIRD, that in case of death from certain SPECIFIED accident, \$15,000, or THREE TIMES the face of the Policy, will be paid.

BUT THIS IS NOT ALL. The Accident Disability Endorsement FURTHER guarantees that in case of total disability as a result of accidental injury, the Company will pay direct to YOU at the rate of \$50 PER WEEK during such disability, but not to exceed 52 weeks, after which the weekly indemnity will be at the rate of \$25 PER WEEK throughout the period of disability. Can Insurance do MORE? And WHY should any man be satisfied with a policy that would do less? The cost is low.

United Life and Accident Insurance Company

Home Office, United Life Building, Concord, New Hampshire

Guarantee to Policy-Holders

Every policy issued by the UNITED LIFE AND ACCIDENT INSURANCE COMPANY is guaranteed and secured by a deposit of legal securities with the state of New Hampshire as Trustee, for the full legal reserve thereon. This deposit is required by law and cannot be withdrawn while the policy remains in force, therefore every policy is absolutely secure.

thoroughgoing Association man, who believes in the organization, who is a member of it on principle, and who, quietly, but none the less effectively, stands sponsor for its work. He may see things at times that he does not approve in the management, and he may feel it his duty to tell his secretary frankly what he has in mind, but his suggestions will always be made constructively and in the spirit of friendship.

This kind of a member is a great asset to any Association. He is a member, not only in name, but in deed and in truth. He is a constant joy to his secretary's heart because he always has the organization's best interests in mind.

He who in the coming days shall bring his comrade into the fellowship of the Railroad Association is connecting him up with an institution which stands for all that is best in railroads and railroad men.

DIAMONDS WATCHES JEWELRY SILVERWARE

Make useful as well as handsome gifts

Every Article Guaranteed to Satisfy

A. J. LOCKARD, Jeweler

47 North Main St., Concord, N. H.

ESTABLISHED 1919

INSURE WITH the Capital Fire Insurance Co. Acquilla Bldg. CONCORD, N. H.

SURPLUS TO POLICY-HOLDERS \$600,000.00

First Almanacs Were of Arabian Origin.

The first almanacs—that is to say, the first historical—were of Arabian origin, and reflected the local genius of the people in a very striking way. They served as models in other countries for hundreds of years. The oldest known copy of such a work is preserved in the British Museum, and dates back to the time of Rameses the Great of Egypt, who lived 1200 years before the birth of Christ. It is written on papyrus, in red ink, and covers a period of six years. The entries relate to religious ceremonies, to the fates of children born on given days, and to the regulation of business enterprises in accordance with planetary influences. "Do nothing at all this day," is one of the warnings. "If thou seest anything at all this day it will be fortunate," is another entry. "Look not at a rat this day," "Wash not with water this day," "Go out not before daylight this day," are some of the additional cautions.

This almanac was found in an old tomb and is supposed to have been buried there with its Egyptian owner when he was converted into a mummy for future explorers to dig up and dissect in the interest of science and literature. Next after this in point of age among the existing specimens of ancient almanacs are some composed in the fourth century. They are Roman church calendars, giving the names of the saints and other religious information. The Baltic nations, who were not versed in papyrus making, had calendars engraved on ax helves, walking sticks and other articles of personal use. The days were notched with a broad mark for Sunday, and the saints days were symbolized in various devices, such as a harp for St. David's, a gridiron for St. Lawrence's, a lover's knot for St. Valentine's, and so on. The Saxon almanacs are numerous and contain historical as well as ecclesiastical entries.

It is possible to trace in these curious records all the changes of popular belief and taste. They were prepared to meet the current demand and to constitute a systematic story of what took place in successive periods and how knowledge increased with the revolving years. We owe to them most that we know of the people for whom they were made and by whom they were indorsed.—Christian Herald.

Intermediate Disability Policy

IT COVERS EVERY ACCIDENT AND EVERY ILLNESS-NO EXCEPTIONS

Massachusetts Bonding and Insurance Company

FRANK M. KNOWLES --- Insurance

FIRE, LIABILITY, SURETY BONDS

TELEPHONE CONNECTION

28 NORTH MAIN ST., CONCORD, N. H.

The World's Many Languages.

If you are asked how many languages there are in the world, can you give anything like an accurate answer? The average person's knowledge or ability to speak languages rarely exceeds two besides his native tongue. The late Emperor Francis Joseph, when visiting a Red Cross hospital, spoke with the patients in their own languages, which showed that the aged emperor was master of six.

It may appear strange, but it is nevertheless true, that there are over 4,000 languages spoken by mankind, while the number of dialects exceeds this. There are more than 60 vocabularies in Brazil, and in Mexico the Nahua is broken up into some 700 dialects. There are hundreds in Borneo, while in Australia there is no classifying the complexities. Assuming that 50 dialects, on an average, belong to each language, gives the colossal total of a quarter of a million linguistic abilities.

Some authorities think that a century hence there will be only four languages of importance in the world. Central Europe may produce a newer and more straightforward German language, imperial English may reign over the North American continent, and a more businesslike Spanish will be used in South American states, while Russia may take on some more rich Slavonic dialect, which will blend the races of eastern Europe and central Asia into a harmonious federation. So

that in future these four languages will enter into what may be a never-ending competition.

Luminous Life Belt.

It often happens that persons washed overboard, even though provided with a life belt, are lost nevertheless, particularly when this occurs in the night time. To increase the chances of being rescued of the person so situated, a New York inventor, Mr. A. M. McGill, has patented a luminous life belt. The inventor claims that his unique life belt should be the means of saving a great number of lives annually.

As soon as the person dons this life belt a switch is closed which illuminates the electric light or lights, and thus the shipwrecked person has every chance of being seen by another vessel in the dark. "The lamps," says a writer in the "Electrical Experimenter," "may be supplied with current from a dry or storage battery placed within one of the belt compartments."

RYAN, The Saw Man

SAW REPAIRING IN ALL ITS BRANCHES

AUTOGENOUS WELDING

GRINDING

AXES, KNIVES, SHEARS, ETC.

3 Bridge St. Concord, N. H.

"PARIS, NEW YORK, CONCORD TAILORING"

PIONEER LADIES' TAILORING

Newly Established Men's Dept. All That's Latest, All That's Good You Will Find Here. Cleaning and Pressing Done Right.

::

G. R. FARRE, Proprietor

11 So. Main St., Concord, N. H.

Big Guns Were Used in the Middle Ages.

GERMANS MADE FIRST PIECE OF ARTIL-LERY IN 1330.

Although one is astounded to hear of the immense size of the heavy artillery used by both sides in the present war, it should be borne in mind that projectiles of even larger diameter were used long ago.

The first piece of artillery recorded was made by Schwartz, a German, soon after the invention of gunpowder in 1330, while the first use of artillery in warfare was probably made by the Moors of Algeciras, Spain, in 1313. The town is situated on the same bay and opposite to Gibraltar. It is interesting to remember that the present Spanish governor's full title is "Governor of Algeciras and Gibraltar, temporarily in the occupation of the British," an example of optimism that surely deserves to become classical.

Edward III., at Crecy in 1346, had four pieces of cannon, and he also used artillery at the siege of Calais in the following year.

In Edinburgh, to which it was transferred from London at the request of Sir Walter Scott, may be seen Monus Meg, a large cannon 13 feet long and 20 inches calibre, which is said to have been used by James II. at the siege of Thrieve castle in 1455. This gun used stone shot. Five years later the king met his death at Roxburgh by the bursting of a similar cannon, the Lion.

The "Queen Elizabeth's pocket pistol"—a quaint fancy—at Dover castle, a present from Charles V. to Good King Hal (Henry VIII.) is 24 feet long and has given rise to the well known lines:

"Load me well and keep me clean, I'll carry a ball to Calais Green."

The largest bore recorded is a gun of 28 inches calibre, made at Beejapoor, India, during the 17th century, and known as "Malick o Meidan," signifying "Lord of the Plains." By some authorities it is said to have been made of cast iron, and by others of bronze.

Cast iron cannon were not made until the latter half of the 15th century. Previously they were always made of bronze. As the Beejapoor gun was not completed till nearly 200 years after the introduction of cast iron for guns, the question may be genuinely open to doubt.

Be that as it may, the projectile fired by the gun weighed 1600 pounds, and at the time it must have been a formidable weapon. The 111-ton guns of the *Benbow*, the British battleship built in 1885, used a projectile of 1800 pounds, so the Mahrattas, said to be responsible for the Indian gun, have no cause to feel ashamed of the capabilities of their earlier weapon.

Italy purchased in 1884 from the Krupp firm a 119-ton gun, and the same firm six years later made a 135-ton gun, which is at Cronstadt, at the head of the gulf of Finland in Russia.—London Answers.

You will find the Best Shoes at MODEL SHOE STORE

17 North Main Street, opposite Depot Street

President Recommends Bible.

President Wilson has written this foreword for gift Bibles for soldiers and sailors, to be provided by the Scripture Gift Mission, of Philadelphia:

"The Bible is the word of life. I beg that you will read it and find this out for yourselves—read, not little snatches here and there, but long passages that will really be the road to the heart of it.

"You will find it full of real men and women not only, but also of things you have wondered about and been troubled about all your life, as men have been always; and the more you read the more it will become plain to you what things are worth while and what are not; what things make men happyloyalty, right dealing, speaking the truth, readiness to give everything for what they think their duty and, most of all, the wish that they may have the real approval of the Christ, who gave everything for them-and the things that are guaranteed to make men unhappy-selfishness, cowardice, greed and everything that is low and mean.

"When you have read the Bible you will know that it is the word of God, because you will have found it the key to your own heart, your own happiness and your own duty."—Woodrow Wilson.

Speaking of frightfulness—the war against gophers must not be reported to The Hague Tribunal. A regular band of gopher fighters is employed by the United States government. Their duty is to locate the runways, and to drop a piece of potato or carrot, poisoned with strychnine, where the gopher will be sure to find it. Or a hole in a fresh mound is opened, and a strong little steel trap inserted. The brave little gopher, running out to shut off the light, dashes into the trap. One man can operate a dozen traps, capturing from fifteen to twenty-five gophers a day, at an average of eleven cents apiece.

It 's cruel business; but if the United States is to have any forests at all, trees must be planted, and protected from the gopher, which spends all its busy days eating the roots.

Employes leaving the service of the Boston and Maine Railroad for service in United States military or naval organizations, either by enlistment or draft, since the declaration of war between the United States and Germany on April 6 last, will be considered as on authorized leave of absence and will retain seniority rights if exercised within ninety days after date of discharge from government service and if their physical condition is such as to permit them to resume their former duties.

C. E. STANIELS

STATE CAPITAL BUILDING

William H. Avery Pianos and Victrolas

5 Capitol Street, Concord, N. H.

How to Save Foods for Winter.

Now that the entire nation has awakened to the need of increasing the food supply, it is exceedingly important that means be employed to conserve all surplus products for use the coming winter. The following suggestions for the various foods indicated will be found so simple and practical that they can be used in almost any household.

Carrots—Carrots gathered shortly before the frost may be preserved in a condition practically as fresh as when taken from the ground. Take a box of convenient size, spread a layer of moist sand or garden earth in the bottom about two inches thick, and on this place the carrots as close together as possible without their touching. Then sift on an inch of earth packed fairly tight with the hands, and proceed to the next layer. If the earth becomes dry during the winter it can be sprinkled occasionally. Carrots packed in this way should be perfectly fresh until the last of March. Place box in dark, cool spot in basement.

Eggs—Eggs, if properly put down in water glass (sodium silicate), can be kept for use practically all winter. They must be perfectly clean and preferably not more than two or three days old. A washed egg is apt to spoil because its gelatinous coating has been removed. The eggs must be free from the smallest cracks, and the crocks in which they are stored should be scalded and allowed to cool before use. The solution used consists of one part of

water glass to nine parts of cool boiled water. The crocks should be covered and set in a cool place where they will not be moved. Up to November the eggs can be used for soft boiling and poaching. They are satisfactory for frying until about December. After that they can be used chiefly for omelets, custards, cakes, and general cookery. Limewater can be used instead of water glass and in a somewhat similar way.

Tomatoes—Ripe tomatoes may be had until New Year's or even later by pulling up the vine by the roots just before frost, and hanging in the basement. First pick off all ripe tomatoes and leave only the green ones. Hang vine on a nail driven into the side of wall, with the roots up, and the green tomatoes will gradually ripen from week to week, and be almost as good as ripe tomatoes when first gathered.

Watermelons—Watermelons may be kept some time with a fair degree of success by sealing the end of the stem, where it is cut from the vine, with wax.

CHASE & MARTIN

Insurance and Real Estate

FARMS and SUMMER Property a Specialty

3 DEPOT ST., CONCORD, N. H.

FOSTER & INGERSOLL

Real Estate and Insurance of all kinds
WE ARE ALWAYS AT YOUR SERVICE

65 NORTH MAIN STREET CONCORD, N. H.

PHONE 1035-W

Scrubbing by Electricity.

The latest recruit to the ranks of electric labor-saving devices is a scrubbing machine. It weighs about 100 pounds and is entirely self-contained, with the single exception that it takes its current from any convenient socket.

The machine wets, sweeps, scrubs and dries the floor at a single operation. It requires only a single attendant, who merely pushes the machine forward and guides it. He controls the amount of water distributed on the floor by means of the handle. This water is immediately swept up by a cylindrical brush which is 16 inches wide and has a circumference of 20 inches. This brush is driven by a one-fourth horse-power motor at a speed of 600 revolutions per minute.

The brush does the actual scrubbing and carries all of the dirt and soiled water over an apron into a separate receiving pan, so the scrubbing is always done with clean water from the upper tank. The machine is said to have a capacity of nearly 7,000 square feet of surface per hour.

Advice Handed Down by Thomas Jefferson.

Was it not strange that Thomas Jefferson, the famous writer of the Declaration of Independence, should have died on the Fourth of July, the day he helped to make so great?

This day that of all days must have been a sacred anniversary in his heart.

But after the stress and the struggles through which he had gone in patriotic work, it must have been a beautiful satisfaction to have seen this great free nation held in honor by all the world.

Here is some good advice that Thomas Jefferson has handed down to you through all the years since 1776:

See how many of these rules you can put into every day practice.

- 1. "When angry count 10 before you speak; if very angry count 100."
- 2. "Nothing is troublesome that we do willingly."
- 3. "Never spend your money before you have earned it."
- 4. "Never buy what you don't want because it is cheap."
- 5. "Never trouble another for what you can do yourself."

Peaslee Real Estate Agency FARMS A SPECIALTY

CITY PROPERTY, TIMBER LOTS, STORES AND HOTELS

88 North Main Street, Concord, N. H.

REUBEN S. SMITH, Evangelist OTHO HATCH, Gospel Singer

Are Conducting Evangelistic Meetings at the

Curtis Memorial Church

Every Evening, except Saturday, at 7.30 o'clock.

Special Service for MEN Only, on Sunday Afternoon. YOU are invited.

Although people recognize that public drinking cups are germ-carriers, for some strange reason the dish-washing in restaurants has gone on uninvestigated. Not long ago a number of restaurants in New York City were inspected, and the conclusions of the investigators printed in the American Journal of Public Health.

It was hardly necessary for tests to prove the presence of thousands of bacteria after the dishes had been washed.

The glasses used at the drinking fountains of the average quick-lunch restaurant are not washed at all. After use, they are rinsed off and placed upside down to drain.

The dish-washing process is substantially the same in all places. The dishes are placed in large-dish-pans containing warm soap-water, are rubbed with a dish-cloth, then rinsed in another dishpan containing warm water.

There should be a law requiring that all dishes be subjected to water at a temperature of 80 degrees for one minute before they are served to the next patron. In large eating places mechanical dish-washers should be used. Because the dishes are put first into swiftly circulating soap-water, then into boiling clean water several times, then set on edge to dry in the air, they are almost completely sterilized.

Wooden Leg Tree.

When a soldier has a leg or an arm shot away in battle, the loss is likely to be compensated for by an artificial limb made from a weird-looking tree that grows in large numbers on the desert of California.

The wood of the yucca, or Joshua tree, as it is sometimes called, is admirably adapted for the purpose. It is very light and tough and can be easily shaped. On this latter account it is also widely used for making surgeons' splints.

The yucca tree grows without any water except the spring rains that come to the desert, and attains a height of from 15 to 20 feet.

"Bill" Symonds has left the freight office to try his hand at barbering. Don't forget him when you need a haircut or a shave.

"Ike" O'Brien can't seem to get along without going to a dance once a week. I wonder why.

For inside dope on baseball go to "Joe" Symonds.

Gene Gale's Bicycle Hospital

CONCORD, N. H.

10 THORNDIKE STREET

TELEPHONE 42

It requires intelligence to keep a rational, reasonable and vital religious faith, and such a faith is the highest form and mark of intelligence. Some young men have had or are going to have the experience of losing certain old and cherished forms of belief as they advance in knowledge. To earnest and serious minded men that experience will come with an utterable sadness, the sense of an irreparable loss, the loss of the light that guided their steps in youth and the consolation that comforted them in sorrows, the strength that enabled them to fight with sin, in their doing of duty and rendering of service. To others that experience may come with a kind of shallow and silly satisfaction, because such a scepticism seems to be a mark and a proof of intellectuality, of growth in knowledge.

Two things I would remind young men of whom that experience comes: First, these forms of belief are not of the essence of faith and may have nothing to do with it. They are merely the pot in which the plant has grown and the pot may burst because the plant has grown too large for it. Never confuse the passing forms of belief with the abiding substance of faith.

And second, true faith and complete knowledge can never conflict. A young man thinks he has ceased to believe because he knows. It is simply because he does not yet know enough. As Lord Bacon said, "A little knowledge leadeth away from God. Much knowledge leadeth back into His bosom." Therefore, apply intelligence, thoroughly and fearlessly to religion. If the process be pursued honestly, with a single-eyed passion for the truth, Christ will prove himself to a man's soul as its one true master.—Association Men.

Very Odd, Indeed.

First Poilu—How are things in Russia now? Is the Czar still reigning?

Second Poilu—Naw. He settled down to a drizzle long ago and now he's hardly mist.—Purple Cow.

Advertising Rates in This Paper

25c per Column=Inch, per issue, regardless of location

Locations optional from among unsold space

W. L. FICKETT & CO.

Jewelers

Sell the Best Railroad Watches

Repair Railroad Watches

Exchange Railroad Watches

and guarantee the best of satisfaction. We also make a specialty of Wm. B. Durgin Co.'s sterling silver.

38 North Main St.

Concord, N. H.

H. A. KENDALL.

C. H. FOSTER.

ESTABLISHED 1840.

KENDALL & FOSTER,

SUCCESSORS TO KENDALL & DAME,

UNDERTAKERS AND EMBALMERS,

Pleasant Street Parlors, No. 2 South State St., CONCORD. N. H.

Night Bell at Rooms. Office Telephone 417-W. Open all Night.

New Hampshire Savings Bank,

CONCORD, N. H. INCORPORATED 1830.

Deposits, over \$13,000,000.00 Guaranty Fund, \$850,000.00

SAMUEL C. EASTMAN, President. GEORGE M. KIMBALL, Vice-President. ERNEST P. ROBERTS, Treasurer.

W. CARPENTER

Storm Sashes

Storm Doors

Paints and Oils

Tel. 926-M

7 Bridge St., Concord, N. H.

F. E. NELSON CO.'S

5 and 10 CENT STORES

Concord, Nashua and Manchester, N. H.

Lowell, Lawrence and Haverhill, Mass.

Capital Hardware Co.

AUTOMOBILE SUPPLIES

58 North Main St., Concord, N. H.

C. H. SINCLAIR.

N. C. NELSON & CO., JEWELERS,

25 North Main St., CONCORD, N. H.

We keep the largest assortment of Railroad Watches in Concord. Also everything pertaining to the Jewelry trade. We test eyes free and fit them accurately.

B. & M. R. R. Watch Inspectors.

Office Stationery, Wedding Stationery, Church and Lodge Printing, Engraved Work, Gummed Labels Rubber Stamps, Advertising Novelties, Fans, Calendars

Thomas J. Dyer Commercial Printing

Union Shop

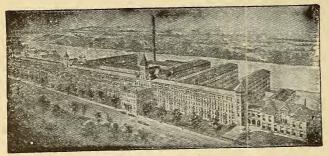
Room 17, State Block, 77 North Main Street and 3 School Street

Telephone 964-M



RELIABILITY IS A PRIME REQUISITE in whatever is connected with

RAILROAD WORK.



This is true of Watches

as well as of men.

The WALTHAM WATCH CO...

WALTHAM, MASS.,

makes a specialty of accurate watches for Railroad Service.

THE FLORIST SHOP



Cut Flowers, Wreaths and Designs for all occasions. Fancy Earthenware for house plants. Palms, Ferns and Gas mantles with fixtures.

Kimball & Baker, 28 Pleasant Street.

MECHANICKS NATIONAL BANK CONCORD, N. H. -

Will welcome your account, large Protect your valuable or small. papers by renting a safe deposit box in our modern fire and burglar proof vault. \$2.00 per year and upward.

B. A. KIMBALL President

H. W. STEVENS Vice-President

H. H. DUDLEY Cashier

CHICKEN AND HORSE FEED

In Any Quantities

PHOSPHATES, GRASS SEEDS

WALTER S. DOLE

Rear Phenix Block

Telephone

Delivery

Frank J. Kelly

DRUGGIST AT THE SOUTH END SELLS

The Best Hand Cleanser on the Market Camera Supplies, Pass Cases

Handy place for Shopmen to get their Drug Store Goods

high Grade Photography

IN ALL ITS BRANCHES

The Chadbourne Studio

Main Street,

Opp. State House.

Brown & Saltmarsh

86 North Main St. CONCORD, N. H. DEALERS IN

Pictures and Frames

OFFICE SUPPLIES

Typewriters of All Kinds For Sale or to Rent.